

IN RE:

**Drake, Keith Allen & Drake, Vickie Lynn**

Debtor(s)

Case No. **15-41644**

Chapter **13**

**MODIFIED CHAPTER 13 PLAN**

Dated: **August 6, 2015**.

**1. DEBTOR'S PAYMENTS TO TRUSTEE –**

- a. As of the date of this plan, the debtor has paid the trustee \$ **3,420.00**.
- b. After the date of this plan, the debtor will pay the trustee \$ **1,750.00** per **month** for **36** months, beginning August 2015 for a total of \$ **63,000.00**. Debtor has \$63.10 deducted weekly from each paycheck in repayment of his 401K loan. The expiration date of this loan is scheduled for July 2018. At the time this loan expires, Debtors will increase their Ch 13 plan payment to \$ **2,023.00** for **1** month. Debtor has \$63.10 deducted weekly from each paycheck in repayment of his 401K loan. The expiration date of this loan is scheduled for August 2018. At the time this loan expires, Debtors will increase their Ch 13 plan payment to \$ **2,129.00** for the remaining **21** months. The minimum plan length is [ ] 36 or [X] 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
- c. The debtor will also pay the trustee: **n/a**
- d. The debtor will pay the trustee a total of \$ **113,132.00** [line 1(a) + line 1(b) + line 1(c)].

**2. PAYMENTS BY TRUSTEE –** The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$ **11,313.20**, [line 1(d) x .10].

**3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] –** The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

<i>Creditor</i>	<i>Monthly Payment</i>	<i>Number of Months</i>	<i>TOTAL PAYMENTS</i>
<b>Members Co-Op Credit Union</b>	<b>50.00</b>	<b>3</b>	<b>150.00</b>
<b>Santander Consumer Usa</b>	<b>50.00</b>	<b>3</b>	<b>150.00</b>
<b>TOTAL</b>			<b>300.00</b>

**4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] –** The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

<i>Creditor</i>	<i>Description of Property</i>
<b>Hyundai Motor Finance</b>	<b>2013 Hyundai Sonata Vehicle Lease</b>

**5. CLAIMS NOT IN DEFAULT –** Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

<i>Creditor</i>	<i>Description of Claim</i>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>
<b>Fed Loan Serv</b>	<b>Student Loan</b>

**6. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5) and § 1322(e)] –** The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. All following entries are estimates. The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Payment</i>	<i>Beginning in Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
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Green Tree Servicing L	235.26	29.41	3	8	235.26
Select Portfolio Svcin	6,527.09	815.89	3	8	6,527.09
<b>TOTAL</b>					<b>6,762.35</b>

**7. CLAIMS IN DEFAULT** [§ 1322 (b)(3) and (5) and § 1322(e)] – The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

Creditor	Amount of Default	Int. rate (if any)	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
Hyundai Motor Finance	811.12	0.00	202.78	10	4	811.12
Sherburne County Auditor/Treasurer	1,664.00	10.00	456.70	10	4	1,826.80
<b>TOTAL</b>						<b>2,637.92</b>

**8. OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS** [§ 1325(a)(5)] – The trustee will pay, on account of the following allowed secured claims, the amount set forth in the “Total Payments” column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beginning in Month #	Monthly Payment	Number of Payments	Payments on Account of Claim	Adequate Protection from ¶ 3	TOTAL PAYMENTS
Members Co-Op Credit Union (2012 Kia Sedona)	18,157.00	18,007.00	4.75	4	359.14	56	20,111.94	150.00	20,261.94
Santander Consumer Usa (2012 Kia Soul)	14,358.40	14,208.40	4.75	4	283.38	56	15,869.25	150.00	16,019.25
United Consumer Finl S (Kirby Vacuum)	641.00	641.00	4.00	10	166.46	4	665.82	0.00	665.82
<b>TOTAL</b>									<b>36,947.01</b>

**9. PRIORITY CLAIMS** – The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimate Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
Heller & Thyen, P.A.	3,500.00	1,166.67	1	3	3,500.00
Heller & Thyen, P.A.	500.00				500.00
IRS	1.00	1.00	3	1	1.00
MN Department Of Revenue	1.00	1.00	3	1	1.00
<b>TOTAL</b>					<b>4,002.00</b>

**10. SEPARATE CLASSES OF UNSECURED CREDITORS** – In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows:  
The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Int. Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
None						
<b>TOTAL</b>						<b>0.00</b>

**11. TIMELY FILED UNSECURED CREDITORS** – The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$ **51,113.74** [line 1(d) minus lines 2, 6(d), 7(d), 8(d), 9(f), and 10(c)].

- The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$ **0.00**.
- The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ **51,113.74**.
- Total estimated unsecured claims are \$ **51,113.74** [line 11(a) + line 11(b)].

**12. TARDILY-FILED UNSECURED CREDITORS** – All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

**13. OTHER PROVISIONS** – The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

The debtor(s) shall provide copies of their federal and state income tax returns to the trustee annually and shall pay the net amount of their combined income tax refunds in excess of \$2,000, less any earned income credit, as additional plan payments, except for 2014 tax refunds that are exempt on Schedules B and C.

Pursuant to 11 U.S.C. Section 1305, a proof of claim may be filed by the Internal Revenue Service for a claim attributable to the taxable year in which the case concerning such debtor(s) was filed. The trustee shall pay the claim, but only to the extent funds are available.

As to the claims dealt with in paragraphs 5, 6, 7, and 8, as well as any purchase money security interests, in the event of the surrender, foreclosure, repossession, or return of the collateral to the creditor for any reason, the balance of the claim, if any, will be paid as an unsecured claim, discharged by the discharge granted pursuant to 11 USC 1328.

The debtor(s) shall not oppose any creditor claiming a purchase money security interest in and to household furnishings, from availing itself of its legal remedies under the Bankruptcy Code, namely, the submission of an application for relief from stay under 11 U.S.C. Sec. 362. Upon appropriate court order regarding relief from the automatic stay provisions of 11 U.S.C. Sec. 362, the debtor shall not oppose a creditor from availing itself of any applicable state law remedies it believes are available for purposes of reclaiming the household furnishings. Upon appropriate order from the Sherburne County Court, the debtor(s) shall surrender the household furnishings to a creditor in compliance with such Sherburne County Court Order, if any.

This is a § 1306 plan. Any pre- and post-petition property of the debtor will remain property of the bankruptcy estate until conversion, dismissal or completion of the plan payments. This includes any post-petition earnings of the debtor.

This plan is intended to pay claims for years which ended before the petition filed under 11 U.S.C. § 502(i).

Select Portfolio Servicing and Green Tree Loan Servicing will accept the Debtor(s) direct monthly mortgage payments and apply said payments to the Debtor(s) forward-moving monthly mortgage obligations.

Select Portfolio Servicing and Green Tree Loan Servicing will recommence issuing monthly mortgage statements within 30 days of the confirmation of the plan.

Debtors will pay 100% of all claims filed, excluding student loans which we be paid direct.

Debtor will keep all quarterly bonuses which are listed on Schedule I.

**14. SUMMARY OF PAYMENTS –**

Trustee's Fee [Line2]	\$	11,313.20
Home Mortgage Defaults [Line 6(d)]	\$	6,762.35
Claims in Default [Line 8(d)]	\$	2,637.92
Other Secured Claims [Line 8(d)]	\$	36,947.01
Priority Claims [Line 9(f)]	\$	4,002.00
Separate Classes [Line 10(c)]	\$	0.00
Unsecured Creditors [Line 11]	\$	51,469.52
TOTAL [must equal Line 1(d)]	\$	113,132.00

Robert S. Thyen 032288X  
Heller & Thyen, P.A.  
606 25th Avenue South, Suite 110  
St. Cloud, MN 56301-4810  
(320) 654-8000

Signed: /s/ Keith Allen Drake

DEBTOR

Signed: /s/ Vickie Lynn Drake

DEBTOR (if joint case)

(11/14)

**United States Bankruptcy Court  
District of Minnesota**

In re **Drake, Keith Allen & Drake, Vickie Lynn**

**SIGNATURE DECLARATION  
(For use in electronically filed cases only)**

Debtor(s)

Case No. 15-41644  
Chapter 13

- ☐ PETITION, SCHEDULES & STATEMENTS  
☐ CHAPTER 13 PLAN  
☐ VOLUNTARY CONVERSION, SCHEDULES AND STATEMENTS  
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
☒ MODIFIED CHAPTER 13 PLAN  
☒ OTHER (Please describe: Verification of motion to modify plan)

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
3. [individual debtors only ] If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. [corporate and partnership debtors only ] I have been authorized to file this petition on behalf of the debtor.

Date: 8/6/2015

  
Signature of Debtor or Authorized Representative

Keith Allen Drake  
Printed Name of Debtor or Authorized Representative

  
Signature of Joint Debtor

Vickie Lynn Drake  
Printed Name of Joint Debtor

Heller & Thyen P.A.  
Robert Thyen  
606 25th Ave S Ste 110  
St. Cloud, MN 56301

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE: Keith Drake  
Vickie Drake

CASE NO: 15-41644

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13  
ECF Docket Reference No.  
Judge:  
Hearing Location:  
Hearing Date:  
Hearing Time:  
Response Date:

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On 8/6/2015, I did cause a copy of the following documents, described below,

Amended Service Letter,

Post-Confirmation Notice of Hearing and Motion to Confirm Modified Plan

Modified Plan

Amended Schedules

Sig Dec

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

DATED: 8/6/2015

/s/ Robert Thyen  
Robert Thyen 032288X  
Heller & Thyen P.A.  
606 25th Ave S Ste 110  
St. Cloud, MN 56301  
320 654 8000  
erin@hellerthyen.com

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE: Keith Drake  
Vickie Drake

CASE NO: 15-41644

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13  
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On 8/6/2015, a copy of the following documents, described below,

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Post-Confirmation Notice of Hearing and Motion to Confirm Modified Plan

Modified Plan

Amended Schedules

Sig Dec

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 8/6/2015

/s/ Jay S. Jump

Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Heller & Thyen P.A.  
Robert Thyen  
606 25th Ave S Ste 110  
St. Cloud, MN 56301

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
0864-4  
CASE 15-41644  
DISTRICT OF MINNESOTA  
MINNEAPOLIS  
THU AUG 6 09-41-51 CDT 2015

UNITED CONSUMER FINANCIAL SERV.  
BASS & ASSOCIATES P.C.  
3936 E. FT. LOWELL RD SUITE 200  
TUCSON AZ 85712-1083

WELLS FARGO BANK N.A. AS TRUSTEE ON  
BEHAL  
WILFORD GESKE & COOK P.A.  
7616 CURRELL BLVD  
SUITE 200  
WOODBURY MN 55125-2296

EXCLUDE

~~MINNEAPOLIS~~  
~~301 U.S. COURTHOUSE~~  
~~300 SOUTH FOURTH STREET~~  
~~MINNEAPOLIS MN 55415-1320~~

ALLIED INTERSTATE LLC  
PO BOX 361774  
COLUMBUS OH 43236-1774

AMERICAN CORADIUS INTERNATIONAL  
2420 SWEET HOME RD STE 150  
BUFFALO NY 14228-2244

AMERICAN INFOSOURCE LP AS AGENT FOR  
MIDLAND FUNDING LLC  
PO BOX 268941  
OKLAHOMA CITY OK 73126-8941

CACH LLC  
4340 S MONACO ST UNIT 2  
DENVER CO 80237-3408

CACH LLC  
4340 S. MONACO STREET  
2ND FLOOR  
DENVER CO 80237-3485

CAPITAL ONE  
PO BOX 60599  
CITY OF INDUSTRY CA 91716-0599

CAPITAL ONE BANK USA N  
15000 CAPITAL ONE DR  
RICHMOND VA 23238-1119

CAVALRY PORTFOLIO SERV  
PO BOX 27288  
TEMPE AZ 85285-7288

CENTRACARE HEALTH  
1200 6TH AVE N  
SAINT CLOUD MN 56303-2736

CHASE CARD  
PO BOX 15298  
WILMINGTON DE 19850-5298

CITIBANK  
PO BOX 6275  
SIOUX FALLS SD 57117-6275

COMENITY BANK  
PO BOX 182789  
COLUMBUS OH 43218-2789

COMENITY CAPITAL BANKPAYPAL CREDIT  
CO WEINSTEIN & RILEY P.S.  
2001 WESTERN AVENUE STE 400  
SEATTLE WA 98121-3132

CROWN ASSET MANAGEMENT LLC  
3100 BRECKINRIDGE BLVD SUITE 725  
DULUTH GA 30096-7605

CAPITAL ONE BANK (USA) N.A.  
PO BOX 71083  
CHARLOTTE NC 28272-1083

CAVALRY SPV I LLC  
500 SUMMIT LAKE DRIVE STE 400  
VALHALLA NY 10595-1340

DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

DISCOVER FIN SVCS LLC  
PO BOX 15316  
WILMINGTON DE 19850-5316

DYNIA & ASSOCIATES LLC  
1400 E TOUHY AVE STE G2  
DES PLAINES IL 60018-3338

DISCOVER BANK  
DISCOVER PRODUCTS INC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

ENCORE RECEIVABLE MANAGEMENT  
PO BOX 47248  
OAK PARK MI 48237-4948

ENHANCED RECOVERY CORP  
8014 BAYBERRY RD  
JACKSONVILLE FL 32256-7412

ENCORE RECEIVABLE MANAGEMENT  
400 NORTH ROGERS ROAD  
OLATHE KS 66062-1212

FED LOAN SERV  
PO BOX 60610  
HARRISBURG PA 17106-0610

FIRSTSOURCE ADVANTAGE LLC  
PO BOX 628  
BUFFALO NY 14240-0628

FORSTER & GARBUS LLP  
60 VANDERBILT MOTOR PARKWAY  
P O BOX 9030  
COMMACK NY 11725-9030

GE CAPITAL RETAIL BANK  
PO BOX 965037  
ORLANDO FL 32896-0001

GE MONEY BANKPAYPAL CREDIT  
PO BOX 981400  
EL PASO TX 79998-1400

GREEN TREE SERVICING L  
PO BOX 6172  
RAPID CITY SD 57709-6172

GREEN TREE SERVICING LLC  
PO BOX 0049  
PALATINE IL 60055-0049

GREENTREE SERVICING LLC  
BANKRUPTCY DEPARTMENT  
P O BOX 6154  
RAPID CITY SD 57709-6154

HYUNDAI MOTOR FINANCE  
PO BOX 20829  
FOUNTAIN VALLEY CA 92728-0829

HYUNDAI MOTOR FINANCE COMPANY  
PO BOX 20809  
FOUNTAIN VALLEY CA 92728-0809

IRS  
CENTRALIZED INSOLVENCY  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

J.A. CAMBECE LAW OFFICE P.C.  
200 CUMMINGS CTR STE 173D  
BEVERLY MA 01915-6190

J.C. CHRISTENSEN & ASSOCIATES  
PO BOX 519  
SAUK RAPIDS MN 56379-0519

LAW OFFICE OF JOE PEZZUTO LLC  
6636 CEDAR AVE S STE 150  
MINNEAPOLIS MN 55423-2710

MEMBERS CO-OP CREDIT UNION  
3828 PROSPERITY RD  
DULUTH MN 55811-4059

MESSERLI & KRAMER P.A.  
3033 CAMPUS DR STE 250  
PLYMOUTH MN 55441-2662

MEYER & NJUS  
1100 US BANK PLAZA  
200 S 6TH ST  
MINNEAPOLIS MN 55402-1595

MIDLAND FUNDING  
8875 AERO DR STE 200  
SAN DIEGO CA 92123-2255

MN DEPARTMENT OF REVENUE  
COLLECTIONS DIVISION BKY SECTION  
PO BOX 64447  
SAINT PAUL MN 55164-0447

NCO FINANCIAL  
PO BOX 15636  
WILMINGTON DE 19850-5636

ORIN J. KIPP  
WILFORD GESKE & COOK P.A.  
7616 CURRELL BLVD STE 200  
WOODBURY MN 55125-2296

PAYPAL INC  
PO BOX 45950  
OMAHA NE 68145-0950

QUANTUM3 GROUP LLC AS AGENT FOR  
CROWN ASSET MANAGEMENT LLC  
PO BOX 788  
KIRKLAND WA 98083-0788

RGS FINANCIAL  
PO BOX 852039  
RICHARDSON TX 75085-2039

SANTANDER CONSUMER USA  
8585 N STEMMONS FWY STE 1100-N  
DALLAS TX 75247-3822

SELECT PORTFOLIO SVCIN  
PO BOX 65250  
SALT LAKE CITY UT 84165-0250

SHERBURNE COUNTY AUDITORTREASURER  
13880 BUSINESS CTR DR NW  
ELK RIVER MN 55330-1692



ST. CLOUD MEDICAL GROUP  
251 COUNTY ROAD 120  
SAINT CLOUD MN 56303-4872

SYNCBWALMART DC  
4125 WINDWARD PLAZA  
ALPHARETTA GA 30005-8738

SYNCHRONY BANK  
PO BOX 27288  
TEMPE AZ 85285-7288

SANTANDER CONSUMER USA INC  
P.O. BOX 560284  
DALLAS TX 75356-0284

SELECT PORTFOLIO SERVICING INC.  
ATTN- REMITTANCE PROCESSING  
P.O. BOX 65450  
SALTA LAKE CITY UT 84165-0450

SHERBURNE COUNTY AUDITORTREASURER  
13880 BUSINESS CENTER DR.  
ELK RIVER MN 55330-1692

TD BANK USA N.A.  
C O WEINSTEIN & RILEY PS  
2001 WESTERN AVENUE STE 400  
SEATTLE WA 98121-3132

TD BANK USATARGETCRED  
PO BOX 673  
MINNEAPOLIS MN 55440-0673

U.S. DEPARMENT OF EDUCATION  
CO FEDLOAN SERVICING  
P.O.BOX 69184  
HARRISBURG PA 17106-9184

UNITED CONSUMER FINL S  
865 BASSETT RD  
WESTLAKE OH 44145-1194

UNITED RECOVERY SYSTEMS  
PO BOX 722910  
HOUSTON TX 77272-2910

EXCLUDE

~~US TRUSTEE~~  
~~1015 US COURTHOUSE~~  
~~300 S 4TH ST~~  
~~MINNEAPOLIS MN 55415-3070~~

UNITED DIRECT FINANCE INC  
BASS & ASSOCIATES P.C.  
3936 E. FT LOWELL ROAD SUITE 200  
TUSCON AZ 85712-1083

DEBTOR

KEITH ALLEN DRAKE  
5674 105TH AVE  
CLEAR LAKE MN 55319-9539

EXCLUDE

~~KYLE CARLSON~~  
~~PO BOX 519~~  
~~BARNESVILLE MN 55414-0519~~

ROBERT S. THYEN  
HELLER & THYEN P.A.  
606 25TH AVE SOUTH  
SUITE 110  
ST. CLOUD MN 56301-4810

VICKIE LYNN DRAKE  
5674 105TH AVE  
CLEAR LAKE MN 55319-9539